

September
2010

LISEFCU MONTHLY NEWS

Long Island Sounds



*Serving Long Island
State Employees and
Their Families since 1938*

MISSION STATEMENT

The mission of the Long Island State Employees Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union.

Board of Directors

Margaret Conklin
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Larry Malsam
Director

Credit Committee

Kent Edwards
Chair

John McGrellis

Don Jayamaha

Carol Marchesi

Janet Mahoney

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Office Staff

Maureen A. Genna
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

Peter Quinones
Teller

Annual Meeting November 10, 2010

Join us on November 10th for our Annual Meeting at the State Office Building in the cafeteria at 5:15 pm. Dinner will be served! There will be prizes! You MUST be present to WIN!

*Come Join Us
for ZINGO!*

LISEFCU is all about FAMILIES and we want this to be for everyone! Kids welcome!

There must be at least 25 members present in order to play ZINGO!

**Make your reservations
by November 3rd!**

**Re-election for the
Board of Directors &
one person needs to
be voted on for the
Credit Committee.**

In addition, elections will be held at our Annual Meeting! Vacancies and/or re-elections will be filled by election of candidates submitted by the Nominating Committee, which is chosen by the Board of Directors. Nominations may also be made by petition which must be signed by 1% of the membership (25 members). Each nominee, by petition, shall submit to the credit union Secretary, a statement of qualifications and biographical data with the petition. The period of receiving nominations by petition shall end 15 days prior to the Annual Meeting. To be effective, a nomination by petition shall be accompanied by a signed certificate from the nominee stating that he/she is agreeable to the nomination, and will serve if elected to office. There will be NO nominations from the floor and no proxy or absentee voting.

ULTIMATE TAILGATE
USED AUTO SALES EVENT

Great vehicles.
Great prices.
Available now!

Get great deals on select used vehicles for a limited time!
Plus, we'll make your first payment up to \$500!
And, receive rates as low as 4.49% APR!*
Upon used vehicle purchase from Enterprise Car Sales.

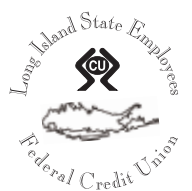
October 15 - November 24, 2010
Call 631 291-9160 to get pre-approved by Long Island State Employees FCU today!

Visit Enterprise Car Sales
Huntington
1141 E. Jericho Tpke.
631 385-1551

Long Island State Employees Federal Credit Union

*Vehicle must be financed using standard financing terms through Long Island State Employees Federal Federal Credit Union to qualify for payment offer. Long Island State Employees Federal Federal Credit Union will make the first payment on the payment due date up to \$500 on member's behalf after vehicle is financed through Long Island State Employees Federal Federal Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/15/10 - 11/24/10. No cash advances. Offer not valid for previous Enterprise purchase/PPR/Annual Percentage Rate. Rates as low as 4.49% APR for up to 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Long Island State Employees Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 10/15/10 - 11/24/10. The "V" logo, Enterprise, and "Haggle-free buying, Worry-free ownership" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2010 Enterprise Car Sales. 803712 AD 09/10 JB

Preview our great selection of quality used vehicles at cuauto deals.com.





The Family Security Plan

Protecting Credit Union Families Since 1973

Through a partnership with The Family Security Plan, Long Island State Employees FCU members may purchase permanent Life Insurance, Disability Income Insurance, Critical Illness Insurance, and Accident Insurance.

Whole Life insurance - The death benefits can help your family compensate for lost income and assist in paying bills. With premiums that never increase and death benefits that never decrease, as well as a policy that accumulates cash value that can be borrowed against this policy fits all your families financial needs.

Disability Income Insurance - Should you suddenly be unable to work and earn a living, your important expenses can be paid for with a monthly tax-free payment from your policy of The Family Security Plan's Disability Income insurance.

Critical Illness Insurance - For a few dollars a week, you can ensure that you or a family member will receive a cash lump sum upon first diagnosis of a covered critical illness.

Accident Insurance - Accident Insurance helps pay for unexpected expenses that result from accidents, on or off the job, paying benefits above and beyond what your health insurance plan pays.

To find out more information the qualified representative Pearl Doctor will be at the Credit Union on October 20, 2010 or call her at 1-800-990-7890, x1227.

We Got You Surrounded with Free Shared Branching

With shared branching, Credit unions from all over the country share facilities to give members thousands of convenient locations to perform transactions just as if they were in their home Credit Union. Whether you are at work, home or your favorite travel destination, your Credit Union is always nearby. Currently, the network consists of over 3,200 locations.

If you're a Long Island State Employees Federal Credit Union member who travels, or even if you just live across town from our location, you'll be pleased to know LISEFCU has joined the Shared Branching Network in order to provide even more convenience. You will now be able to conduct business at other participating credit unions in New York and around the country.

Visit our web site at www.lisefcu.org and look for the we got you surrounded link.

Long Island State Employees FCU
250 Veterans Highway • Hauppauge, NY 11788

TOLL FREE: 1 877 LISEFCU
Telephone: (631) 291-9160
Fax: (631) 360-3620
Audio Response: (631) 952-6286



To report lost or stolen debit cards: 1 800 453-4270
www.lisefcu.org



Duck into the Credit Union for a Great Vehicle Loan!

Long Island State Employees
Federal Credit Union

Auto, boat, train, plane, new, used or even re-financed, whatever you drive we have the right low rate and flexible terms to meet your needs.

New Car Loan Rates start as low as 4.99%*.

Interested? Call Linda @ 291-9166 or stop by room 5A9 today!

* APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended..

Closings

Columbus Day
October 11

Thanksgiving
November 25 & 26

Christmas Eve
December 24 12:00pm

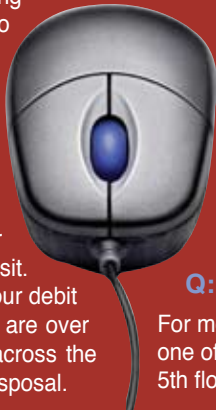
News Years Eve
December 31 12:00pm

This Month's Questions from Our Members

Q: How can I cash my NYS paycheck?

Since the State changed its primary bank to Key Bank I bet your wondering, how I am going to cash my paycheck when there are no Key Banks on Long Island. This can be a serious problem. Many people might be forced to pay higher fees at check cashing locations.

Instead, why don't you open a Beacon account with Long Island State Employees Federal Credit Union? For your convenience we offer direct deposit. You can go to any 7-11 ATM and use your debit card for cash FREE. Additionally, there are over 30,000 surcharge free ATM locations across the nation and most credit unions at your disposal.



You can also make deposits or withdrawals at more than 3,200 Shared Banking Service locations in the U.S. for FREE.

Q: What other services come with the Beacon Account?

- No Fee checking • E-statements
- Line of Credit (complete one application and be eligible for multiple loans and cash advances in the future.)
- No minimum deposit required • 50 Free Checks
- Free Internet Banking • 24/7 Audio Response

Q: How do I get started?

For more information call 631-291-9160 and speak with one of our staff or stop by the Credit Union Office on the 5th floor.

Last Call for Absolutely No Fee Home Equity Loans and LOC